

Retirement & Other Processes

The Pension Management Office processes retirements of eligible employees, and assists employees and retirees in accessing other benefits of the pension system:

- [Estimate of Retirement Benefits](#)
- [Terminating Employment with the City of Wichita](#)
- [Retirement](#)
- [Disability Retirement](#)
- [Death of an Employee](#)
- [Death of a Retiree](#)

Estimate of Retirement Benefits

Want to know how much you can expect at retirement? An estimate of benefits is a valuable tool for retirement planning.

Annually during the first quarter, the Pension Management Office prepares and distributes an “**Estimate of Benefits**” for all employees and deferred pensioners who are **Defined Benefit** Plan Members:

Wichita Employee’s Retirement System (**WERS**)

- **Plan 1**
- **Plan 2**

Police & Fire Retirement System (**PFRS**)

- **Plan A**
- **Plan B**
- **Plan C-79**

This annual estimate calculates the benefit you would receive if you continue your current City employment until eligible for a normal (unreduced) retirement benefit. It also calculates the portion of benefit already earned as of the last day of the preceding year, and the current value of your accumulated contributions to the Pension System.

*An estimate is **not** prepared for employees who are **Defined Contribution** Plan Members, **WERS Plan 3**.*

An estimate may be requested at other times of the year by submitting a completed [Request for Retirement Estimate](#) form to the Pension Management Office.

Terminating Employment With the City of Wichita

When terminating employment with the City of Wichita you must contact the **Pension Management Office**. Your options regarding your pension benefit or a refund of contributions depends on your Retirement System (WERS or PFRS), Plan membership, and your vesting status.

Non-vested Employees:

- **WERS - less than 7 years service**
- **PFRS – less than 10 years service**

When terminating service prior to vesting, you must take a refund of your pension contributions plus 5% annual interest. Refunds are taxable as income in the year they are received and may be subject to additional taxes as required by the IRS. Refund options are:

- 1. Cash payment** (less 20% withholding as required by IRS)
- 2. Direct rollover to qualified pension plan or IRA** (100% of contributions roll to a qualified pension plan or IRA, your **pension savings continue to grow tax-free** until distributed in accordance with the pension plan or IRA.
- 3. Combination of #1 and #2 above**

Vested Employees:

- **WERS – at least 7 years service (not including Plan 3 Members)**
- **PFRS – at least 10 years service**

When terminating Service after becoming vested, you may take a refund of pension contributions as described in options 1, 2, and 3 above. Vested employees may also elect a:

- 4. Deferred pension benefit** (contributions remain in the Pension System until you satisfy the age requirement to receive a pension benefit. **Deferred benefits** grow each year by a percentage equivalent to the growth in the National Wage Earner's Index.)

Procedure for Terminating Employees

Contact the Pension Management Office to receive a [Special Tax Notice Regarding Certain Plan Payments](#) which explains the taxing of your refund in more detail. You will receive a [Lump Sum Distribution Election](#) form and, if requesting a rollover, a [Direct Rollover Request](#) form. These forms must be completed and submitted to the Pension Management Office before your refund may be processed.

Your refund will be mailed to you or to your chosen financial institution (if a rollover is selected) four to six weeks after your last day of work and application is submitted prior to departure.

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Retirement

You have served the citizens of Wichita for many years and are considering retirement. The Pension Management Office wishes to make this transition in your life as simple as possible.

Are you eligible to retire?

Have you met the service and age requirements for your retirement plan to begin receiving pension benefits right away? If the answer is yes, you should begin the following process:

1. Complete a [Request for Retirement Estimate](#) form and return the form to Pension Management at least **45 days** before you wish to retire.
2. Make an appointment to discuss your retirement in the Pension Management Office by calling (268-4549) or e-mailing Paula Dillon (dillon_p@ci.wichita.ks.us).
3. Prior to your retirement date, you will be scheduled for an exit interview to review and sign documents finalizing your pension benefit. At this time, you must have submitted all required documents, including:
 - a. **Your birth certificate**
 - b. **Your spouse's birth certificate**
 - c. **Each minor child's birth certificate**
 - d. **Your marriage certificate with your present legal spouse**
 - e. **A divorce record for each prior marriage entered by you and/or your present legal spouse**
 - f. **Your spouse's social security number**
4. Forms to be signed at retirement:
 - a. [Nomination of Beneficiary](#)
 - b. [Direct Deposit Form](#) (if pension check is to be deposited into your savings or checking account)
 - c. [W-4P – Withholding Certificate for Pension or Annuity Payments](#)

Health Insurance - if you are currently participating in the City's health insurance, you may continue participation after retirement:

- Until age 60, you pay 100% of the premium.
- From age 60 until age 65, you pay 75% of the premium.
- Monthly premiums are deducted from your pension check.
- When you are eligible for Medicare at age 65, City group health insurance coverage ceases.
- If you do not elect to continue participation, you may **not** rejoin the City's health insurance in the future.

Upon retirement, City group life insurance coverage ends 30 days from your final payroll check. You may continue your life insurance coverage but at the higher, whole life premium rates.

Credit Union payroll deductions may be taken from your pension check, but must be coordinated with the Credit Union.

Additional information may be required depending on your particular situation. Please contact the Wichita Retirement System's Pension Management Office (268-4544) if you have any questions.

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Disability Retirement

If you experience a permanent disability preventing you from performing your job, you may be eligible for a disability pension. If the disability occurred while in the performance of duties for the City of Wichita, you may be eligible for a service-connected disability.

All disability retirements must be approved by the Board of Trustees for either the Wichita Employees' Retirement System (WERS) or the Police & Fire Retirement System (PFRS).

Contact the Pension Management Office to determine if you meet the eligibility qualifications for a service or non-service disability retirement. If eligibility is met, you will receive an application to complete for the WERS or PFRS. Upon completion, this application must be submitted to the Pension Management Office along with required documentation of disability which must include narrative reports from at least two physicians containing the following information:

- Date and place of first examination
- Cause and nature of the disability
- Date of last examination before submission of application
- Copies of medical reports which pertain to treatment of applicant
- Statement regarding the degree of applicant's disability and probable length of the disability
- Any other information which may be helpful to the Board of Trustees in determining applicant's eligibility for disability retirement

The Pension Management Office will request a statement from the applicant's department head regarding the application. The application will then be reviewed by the Disability Screening Committee to determine whether there is sufficient medical data for a hearing by the Board of Trustees. If so recommended by the Committee, the applicant is advised of the date and time for the hearing and that they may appear before the Board, along with any witnesses, an attorney, or both to make a statement on their behalf.

If the disability retirement is approved:

- The retiree is advised of the Board's option to have the retiree re-examined and evaluated on an annual basis.
- The retiree is advised that they will be required to reimburse the Pension System in the event their earned income added to their pension benefit exceeds the income they would have earned in the position held at the time of disability. Their Income Tax Return must be submitted to the Pension Management Office annually to determine if a reimbursement is required.

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Death of Employee

The surviving spouse or beneficiary of a deceased City of Wichita employee should contact the Pension Management Office to determine their eligibility for a refund of contributions or a pension benefit.

If the deceased employee was not vested in the Pension System, their surviving spouse or designated beneficiary may be eligible for a refund of the employee's contributions to the Pension System, plus interest.

If the deceased employee was vested in the Pension System, the surviving spouse and/or minor children may be eligible for a pension benefit. The amount of the benefit depends on the provisions of the plan in which the employee was a member.

In the event of a service-connected death, eligibility for benefits is not dependent on whether the employee was vested in the Pension System.

To file a claim, **a certified copy of the death certificate is required.** If the claim is on behalf of the surviving spouse and/or minor children, the following documents are also required:

- a. **Surviving spouse's birth certificate**
- b. **Each minor child's birth certificate**
- c. **Marriage certificate**
- d. **A divorce record for each prior marriage entered by the deceased employee and /or surviving spouse**
- e. **Social security number for the surviving spouse and/or minor children**

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Death of Retiree

The surviving spouse or beneficiary of a deceased retiree should contact the Pension Management Office to determine their eligibility for a funeral and/or pension benefit.

The beneficiary may be eligible for a partial month's annuity from the first of the month to the date of death, a refund of the balance of the employee's contributions to the Pension System plus interest, or a funeral benefit. A surviving spouse and/or minor children may also be eligible for a pension benefit. The benefit allowance depends on the provisions of the plan in which the retiree was a member.

To file a claim, **a certified copy of the death certificate is required.** If the claim is on behalf of the surviving spouse and/or minor children, the following documents are also required:

- f. **Surviving spouse's birth certificate**
- g. **Each minor child's birth certificate**
- h. **Marriage certificate**
- i. **A divorce record for each prior marriage entered by the deceased employee and /or surviving spouse**
- j. **Social security number for the surviving spouse and/or minor children**